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**UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA**

RONALD L. BISHOP, )  
Plaintiff, ) Case No.  
vs. )  
EXPERIAN INFORMATION SOLUTIONS, INC. ) JURY DEMANDED  
Defendants. )

## **COMPLAINT**

## **JURISDICTION**

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant perpetrated therein.

## **PRELIMINARY STATEMENT**

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

3. Plaintiff is a natural person and is a "consumer" as defined by § 1681a(c) of the FCRA.

4. The Defendant Experian Information Solutions, Inc. (“Experian”), is a corporate entity licensed to do business in the State of Nevada.

5. Experian is a consumer reporting agency, as defined in FCRA § 1681(f), regularly engaged in the business of assembling, evaluating, and dispensing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

## **FACTUAL ALLEGATIONS**

6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.

7. Plaintiff has serially disputed Defendant's reporting of the underlying Bank of America (BOA) account.

8. Plaintiff is a very successful business owner.

9. Plaintiff was the 2002 Small Business Administration Person of the Year for the State of Nevada.

10. Plaintiff's credit reports are absolutely flawless but for BOA's absurd misreporting and Defendant's unfortunate complicity.

11. On June 9, 2020 Plaintiff disputed BOA's misreporting with Defendant (Exhibit 1).

12. Exhibit 1 details BOA's misreporting of an invalid \$108 collection account.

13. In 2019 Plaintiff instructed BOA to close all of his accounts.

14. BOA's representative acknowledged Plaintiff's request and "confirmed" closure.

15. However BOA somehow continued to invoice Plaintiff at *someone else's address* (Exhibit 1).

16. As explicated in Exhibit 1, Plaintiff has categorically no idea who lives at the *Gatesville Avenue* address.

17. Plaintiff has utterly no connection to the *Gatesville Avenue* address.

1       18.     Exhibit 1 also explained how BOA's misreporting impaired Plaintiff's access to  
2 substantial personal financing.

3       19.     Exhibit 1 also depicts Plaintiff's frustrations in dealing with BOA's representative  
4 who ineptly advised BOA would continue to report the *invalid \$108 charge-off*.

5       20.     On June 23, 2020 the mirthful and otherwise lasering Defendant indolently  
6 "verified" BOA's charge-off (Exhibit 2).

7       21.     Exhibit 2 reflects Defendant's resolve to report the BOA *charge-off through 2026*.

8       22.     On August 14, 2020 Plaintiff again disputed BOA's inaccurate reporting with  
9 Defendant (Exhibit 3).

10      23.     Exhibit 3 contained a copy of Plaintiff's filed July 27, 2020 Complaint against  
11 BOA which provided an extremely detailed formal account of BOA's misconduct.

12      24.     Exhibit 3 was sent by certified mail and was indeed received by Defendant.

13      25.     Defendant *never* responded to Exhibit 3.

14      26.     In failing to respond to Exhibit 3 Defendant failed to address the significance of  
15 Plaintiff's filed Federal Complaint and the patently fraudulent *Gatesville Avenue address*.

16      27.     As indicated in both Exhibits 1 and 3, Plaintiff has, in fact, lived at his home  
17 address since 2004.

18      28.     On September 22, 2020 Plaintiff acquired his credit report (Exhibit 4).

19      29.     Exhibit 4 details Defendant's continue reporting of the BOA charge-off.

20      30.     Exhibit 4 likewise reflects Defendant's intent to report the BOA *charge-off*  
21 *through 2025*.

22      31.     On October 9, 2020 BOA instructed Defendant to correct its inaccurate reporting  
23 (Exhibit 5).

24      32.     Defendant parroted previously reported information notwithstanding  
25 documentation strongly revealing the highly unreliable nature of the information. Cushman v.  
26 Trans Union Corp., 115 F.3d 220, 225 (3<sup>rd</sup> Cir. 1997).

33. In failing to correct Plaintiff's report, Defendant continued to report *patently inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

34. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading* information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

35. Defendant was precluded from making any report either patently wrong or “missing crucial data” or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

36. Defendant violated the FCRA in its failure to provide additional information explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122 F.Supp.3d 1347 (M.D.FI 2015).

37. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9<sup>th</sup> Cir. 2011).

**STATEMENT OF CLAIM AS AGAINST DEFENDANT**

38. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
  - b. By willfully and/or negligently failing to comport with FCRA § 1681i.

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## **PRAYER FOR RELIEF**

**THEREFORE**, Plaintiff prays that the court grant the following relief as against Defendant:

- a. actual damages;
  - b. punitive damages;
  - c. attorney's fees; and
  - d. costs.

MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd. #95  
Las Vegas, Nevada 89102  
Attorney for Plaintiff

June 9, 2020

**CERTIFIED MAIL**

**Experian Information Solutions, Inc.**  
P.O. Box 4500  
Allen, TX 75013

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address:

; SSN ; previous address: ; date of birth: .

1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

June 9, 2020  
Experian Information Solutions, Inc.  
Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Ronald Bishop

Enclosures

PO Box 9701  
Allen, TX 75013



0014861 02 100.0436 \*\*AUJO 1007128 89002 500628 -C02-PI4B75-1  
Ronald Bishop



www.browntrout.com

Ronald Bishop  
Your Credit Report  
Report # 3608-0866-71 for 05/28/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at [experian.com/disputes](http://experian.com/disputes). Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, P.O. Box 2002, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

### Payment History Legend

|                           |                                     |     |                             |     |                              |
|---------------------------|-------------------------------------|-----|-----------------------------|-----|------------------------------|
| Current                   | Account 150 days past due           | VSS | Voluntarily surrendered     | D   | Defaulted on contract        |
| Account 30 days past due  | ABD Account 180 days past due       | R   | Repossession                | C   | Collection                   |
| Account 60 days past due  | CRD Creditor received deed          | PBC | Paid by creditor            | CO  | Charge off                   |
| Account 90 days past due  | FES Foreclosure proceedings started | EC  | Insurance claim             | CLS | Closed                       |
| Account 120 days past due | F Foreclosed                        | G   | Claim filed with government | ND  | No data for this time period |

If your creditor reported your account balances to us, we list them in this section as additional information about your account.

### *Medical Information*

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

BANK OF AMERICA, N.A., 2000 LAFAYETTE STREET, P.O. BOX 1817, DENVER, CO 80201-0817

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## Ronald Bishop | Report # 3608-0866-71 for 05/28/20

| Date opened<br>Oct 1997<br>Address ID #<br>0490341667<br>Type<br>Line of Credit<br>Responsibility<br>Individual | First reported<br>Jul 1999<br>Terms<br>Not reported<br>Monthly payment<br>\$7<br>Credit limit or original amount<br>\$2,000<br>High balance<br>\$2,100 | Recent balance<br>>\$108 as of Apr 2020<br>Status<br>Open, 575 past due as of Apr 2020.<br>By Nov 2026, this account is scheduled to go to a positive status.<br>Comment:<br>Credit line suspended.<br>Date of Status<br>Apr 2020 | Payment history<br>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec<br>2020<br>2019<br>2018<br>2017<br>2016<br>2014<br>2013 |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |
|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |
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|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |
|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |
|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |
|                                                                                                                 |                                                                                                                                                        |                                                                                                                                                                                                                                   |                                                                                                                            |

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

| Mar20   | Feb20 | Jan20 | Dec19 | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 | Apr19 | Mar19 | Feb19 | Jan19 |
|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AB (S)  | 103   | 105   | 103   | 102   | 100   | 0     | 0     | 0     | 115   | 138   | 161   | 183   | 200   | 228   |
| DPR     | Ju04  | Ap04  | Ma04  | Fe04  | Ju04  |
| SPA (S) | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |
| AAP (S) | ND    | 141   | 25    | 25    | 25    | 25    | 25    |
|         | Dec18 | Nov18 | Oct18 | Sep18 | Aug18 | Ju18  | Jun18 | May18 |       |       |       |       |       |       |
| AB (S)  | 249   | 271   | 292   | 312   | 338   | 421   | 433   | 458   |       |       |       |       |       |       |
| DPR     | Dec04 | Nov04 | Oct04 | Aug20 | Aug20 | Ju04  | Jun04 | May04 |       |       |       |       |       |       |
| SPA (S) | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |       |       |       |       |       |       |
| AAP (S) | 25    | 25    | 25    | ND    | 525   | 25    | 25    | 25    |       |       |       |       |       |       |

Between May 2018 and Mar 2020, your credit limit/high balance was \$2,000.

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

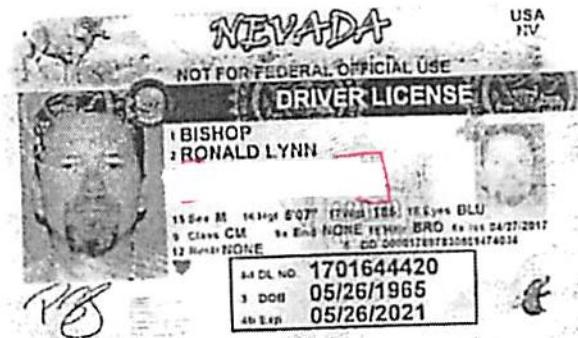
| Date opened<br>Dec 2015<br>Address ID #<br>0177718541<br>Type<br>Secured Loan | Responsibility<br>Individual<br>First reported<br>Jan 2016<br>Terms<br>120 Months | Monthly payment<br>Not reported<br>Credit limit or original amount<br>\$15,453<br>High balance<br>Not reported | Recent balance<br>Not reported<br>Status<br>Paid, Closed/Never late.<br>This account is scheduled to continue on record until Jul 2026.<br>Comment<br>Account closed at consumer's request.<br>Date of Status<br>Jul 2016 |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                               |                                                                                   |                                                                                                                |                                                                                                                                                                                                                           |

| Date opened<br>Jun 2016<br>Address ID #<br>0177718541<br>Type<br>Secured Loan | Responsibility<br>Individual<br>First reported<br>Jul 2016<br>Terms<br>120 Months | Monthly payment<br>\$187<br>Credit limit or original amount<br>\$17,365<br>High balance<br>Not reported | Recent balance<br>\$4,846 as of Apr 2020<br>Status<br>Open/Never late.<br>Date of Status<br>Apr 2020 |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
|                                                                               |                                                                                   |                                                                                                         |                                                                                                      |

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

| Mar20   | Feb20 | Jan20 | Dec19 | Nov19 | Oct19  | Sep19  | Aug19  | Jul19  | Jun19 | May19 | Apr19 | Mar19 | Feb19 | Jan19 |
|---------|-------|-------|-------|-------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|
| AB (S)  | 4,643 | 5,304 | 3,419 | 5,419 | 5,419  | 5,833  | 5,688  | 6,334  | 6,701 | 6,701 | 7,197 | 7,197 | 7,075 | 6,153 |
| DPR     | Mar18 | Feb08 | Nov08 | Nov08 | Nov08  | Sep30  | Sep30  | Aug02  | Jun18 | Jun18 | Mar20 | Mar20 | Feb28 | Jan28 |
| SPA (S) | 187   | 187   | 187   | 187   | 187    | 187    | 187    | 187    | 187   | 187   | 187   | 187   | 187   | 187   |
| AAP (S) | 607   | 187   | ND    | ND    | 500    | ND     | 500    | 500    | 500   | 500   | 500   | 500   | 500   | 500   |
|         | Dec18 | Nov18 | Oct18 | Sep18 | Aug18  | Ju18   | Jun18  | May18  |       |       |       |       |       |       |
| AB (S)  | 6,943 | 6,994 | 9,445 | 9,445 | 10,283 | 10,283 | 10,283 | 10,682 |       |       |       |       |       |       |
| DPR     | Nov09 | Oct04 | Aug29 | Aug29 | May11  | May11  | May11  | Mar08  |       |       |       |       |       |       |
| SPA (S) | 187   | 187   | 187   | 187   | 187    | 187    | 187    | 187    |       |       |       |       |       |       |
| AAP (S) | 500   | 500   | 500   | 500   | 500    | 500    | 500    | 500    |       |       |       |       |       |       |

The original amount of this account was \$17,365.



03/2020

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

**Online Banking****Line of Credit - 0699****Loan summary**

|                            |        |
|----------------------------|--------|
| Current principal balance: | \$0.00 |
| Credit Limit:              | \$0.00 |
| Available Credit:          | \$0.00 |

**Make a payment**

|                         |               |
|-------------------------|---------------|
| Total payment due date: | Not Available |
| Total payment amount:   | \$0.00        |

**Account details as of 06/03/2020**

|                            |                                            |
|----------------------------|--------------------------------------------|
| Account name:              | <a href="#">Line of Credit - 0699 Edit</a> |
| Account number:            | <a href="#">Show account number</a>        |
| Current principal balance: | \$0.00                                     |
| Available credit:          | \$0.00                                     |
| Credit limit:              | \$0.00                                     |
| Draw expiration date:      | Not Available                              |
| Open date:                 | 05/28/2020                                 |
| Last advance date:         | 11/15/2019                                 |

**Payment Information**

|                                                     |                     |
|-----------------------------------------------------|---------------------|
| Last statement date:                                | 05/10/2020          |
| Current payment due by Not Available <sup>1</sup> : | \$0.00 <sup>2</sup> |
| Other fees:                                         | \$0.00              |
| Annual fees:                                        | \$0.00              |
| Late charges:                                       | \$0.00              |
| Past due amount:                                    | \$0.00              |
| Total payment due by Not Available:                 | \$0.00 <sup>3</sup> |
| Last payment amount:                                | \$25.00             |
| Last payment date:                                  | 07/04/2019          |
| Estimated payoff amount <sup>4</sup> :              | \$0.00              |
| Payoff good through:                                | 06/03/2020          |

<sup>1</sup> The current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

**Interest Information**

|                             |         |
|-----------------------------|---------|
| Interest rate ** :          | 18.00%  |
| Interest paid year-to-date: | \$0.00  |
| Interest paid last year:    | \$21.75 |

\*\*For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.



Bank of America, N.A.  
P.O. Box 26249  
Tampa, FL 33623-6249

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

|                                           |            |
|-------------------------------------------|------------|
| Account Number:                           | 1          |
| Page 1 of 4                               |            |
| <b>Account Snapshot</b>                   |            |
| Statement Period: 04/10/2020 - 05/10/2020 |            |
| Previous Outstanding Balance:             | \$107.23   |
| New Outstanding Balance:                  | \$108.76   |
| Credit Limit:                             | \$2,000.00 |
| Total Principal Balance:                  | \$100.00   |
| Available Credit:                         | \$0.00     |
| Current Payment Due:                      | \$1.53     |
| Past Due Amount:                          | \$107.23   |
| Total Minimum Payment Due:                | \$108.76   |
| Payment Due Date:                         | 06/04/2020 |

### Bank of America Personal Creditline

#### Account Summary

|                 |                   |                  |
|-----------------|-------------------|------------------|
| Account Type    | Principal Balance | 2 Account Number |
| Line of Credit: | \$100.00          |                  |

Information about your transactions is included on the next page of this statement.

#### Annual Percentage Rate Summary

|                                      |            |
|--------------------------------------|------------|
| ANNUAL PERCENTAGE RATE               | 18.00%     |
| Daily Periodic Rate                  | 0.0491803% |
| Corresponding ANNUAL PERCENTAGE RATE | 18.00%     |
| Days in Billing Cycle                | 31         |
| Interest Charged                     | \$1.53     |
| Fees Charged                         | \$0.00     |

#### Messages

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

#### Customer Service Information



Billing Error Notices  
Bank of America, N.A.  
Attention: Billing Error Notice  
P.O. Box 941657  
Simi Valley, CA 93094-1657



General Inquiries  
Bank of America, N.A.  
P.O. Box 31785  
Tampa, FL 33631-3785



www.bankofamerica.com



600.934.5626 Lines of Credit Customer  
Service  
TDD 866.345.1260  
Se habla Espanol 800.668.6086

3

Personal Creditline account

4

Minimum payment due 06/04/20

\$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

Additional principal \$

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Payment enclosed \$

15478808061681801184906991\*

PO Box 9701  
Allen, TX 75013



0006600 01 AB 0416 \*\*AUTO T81 7151 89002 900628 -C01-P06606-  
RONALD BISHOP

RONALD BISHOP



RONALD BISHOP

## Dispute Results

Report # 0657-7387-90 for 06/23/20

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

## How to read your results

**Deleted** - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) – a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

#### Credit-items

BANK OF AMERICA, N.A.6818011849.... Outcome: Updated - The information you disputed has been updated. Please review your report for the details.

### Before dispute

## RONALD BISHOP | Report # 0657-7387-90 for 06/23/20

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

|          | Apr20 | Mar20 | Feb20 | Jan20 | Dec19 | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 | Apr19 | Mar19 | Feb19 |
|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AB (\$)  | 108   | 108   | 105   | 103   | 102   | 100   | 0     | 0     | 0     | 0     | 115   | 138   | 101   | 183   | 208   |
| DPR      | Jul04 | Jun04 | May04 | Apr04 | Mar04 | Feb04 |
| SPA (\$) | 7     | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |
| AAP (\$) | ND    | 141   | 25    | 25    | 25    | 25    | 25    |
|          | Jan19 | Dec18 | Nov18 | Oct18 | Sep18 | Aug18 | Jul18 | Jun18 |       |       |       |       |       |       |       |
| AB (\$)  | 228   | 248   | 271   | 292   | 312   | 308   | 421   | 439   |       |       |       |       |       |       |       |
| DPR      | Jan04 | Dec04 | Nov04 | Oct04 | Aug20 | Aug20 | Jul04 | Jun04 |       |       |       |       |       |       |       |
| SPA (\$) | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |       |       |       |       |       |       |       |
| AAP (\$) | 25    | 25    | 25    | 25    | ND    | 825   | 25    | 25    |       |       |       |       |       |       |       |

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000



After dispute

## BANK OF AMERICA, N.A. Partial Account

P.O. BOX 3555 TAMPA FL 33631 (800) 669-6607

| Date opened    | First reported                  | Recent balance                                                         | Payment history |     |     |     |     |     |     |     |     |     |     |     |
|----------------|---------------------------------|------------------------------------------------------------------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                |                                 |                                                                        | Jan             | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| Oct 1997       | Jun 2013                        | \$109 as of May 2020                                                   | 2020            | CO  |     |     |     |     |     |     |     |     |     |     |
| Address ID #   | Terms                           | Status                                                                 | 2019            |     |     |     |     |     |     |     |     |     |     |     |
| 0490341667     | Not reported                    | Account charged off.                                                   | 2018            |     |     |     |     |     |     |     |     |     |     |     |
| Type           | Monthly payment                 | \$109 written off. \$109 past due as of May 2020.                      | 2017            |     |     |     |     |     |     |     |     |     |     |     |
| Line of Credit | Not reported                    | This account is scheduled to continue on record until Oct 2026.        | 2016            |     |     |     |     |     |     |     |     |     |     |     |
| Responsibility | Credit limit or original amount | Comment:                                                               | 2015            |     |     |     |     |     |     |     |     |     |     |     |
| Individual     | \$2,000                         | Transferred to recovery.                                               | 2014            |     |     |     |     |     |     |     |     |     |     |     |
|                | High balance                    | This item was updated from our processing of your dispute in Jun 2020. | 2013            |     |     |     |     |     |     |     |     |     |     |     |
|                | \$2,100                         | Date of Status                                                         |                 |     |     |     |     |     |     |     |     |     |     |     |
|                |                                 | May 2020                                                               |                 |     |     |     |     |     |     |     |     |     |     |     |

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

|          | Apr20 | Mar20 | Feb20 | Jan20 | Dec19 | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 | Apr19 | Mar19 | Feb19 |
|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AB (\$)  | 108   | 108   | 105   | 103   | 102   | 100   | 0     | 0     | 0     | 0     | 115   | 138   | 101   | 183   | 208   |
| DPR      | Jul04 | Jun04 | May04 | Apr04 | Mar04 | Feb04 |
| SPA (\$) | 7     | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |
| AAP (\$) | ND    | 141   | 25    | 25    | 25    | 25    | 25    |
|          | Jan19 | Dec18 | Nov18 | Oct18 | Sep18 | Aug18 | Jul18 | Jun18 |       |       |       |       |       |       |       |
| AB (\$)  | 228   | 248   | 271   | 292   | 312   | 308   | 421   | 439   |       |       |       |       |       |       |       |
| DPR      | Jan04 | Dec04 | Nov04 | Oct04 | Aug20 | Aug20 | Jul04 | Jun04 |       |       |       |       |       |       |       |
| SPA (\$) | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |       |       |       |       |       |       |       |
| AAP (\$) | 25    | 25    | 25    | 25    | ND    | 825   | 25    | 25    |       |       |       |       |       |       |       |

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000

If our reinvestigation has not resolved your dispute, you have several options:

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.experian.com/upload](http://www.experian.com/upload). You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit [experian.com/consumerfaqs](http://experian.com/consumerfaqs).

RONALD BISHOP | Report # 0657-7387-90 for 06/23/20

## Your Updated Credit Report

### Payment History Legend

|     |                           |     |                                 |     |                             |     |                              |
|-----|---------------------------|-----|---------------------------------|-----|-----------------------------|-----|------------------------------|
| OK  | Current                   | 150 | Account 150 days past due       | VS  | Voluntarily surrendered     | D   | Defaulted on contract        |
| 30  | Account 30 days past due  | 180 | Account 180 days past due       | R   | Repossession                | C   | Collection                   |
| 60  | Account 60 days past due  | CRD | Creditor received deed          | PBC | Paid by creditor            | CO  | Charge off                   |
| 90  | Account 90 days past due  | FS  | Foreclosure proceedings started | EC  | Insurance claim             | CLS | Closed                       |
| 120 | Account 120 days past due | F   | Foreclosed                      | G   | Claim filed with government | ND  | No data for this time period |

\*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

### Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

| BANK OF AMERICA, N.A. Partial Acc |                                 |                                                                        | PO BOX 31785 TAMPA FL 33631 (800) 869-6607 |     |     |     |     |     |     |     |     |     |     |     |
|-----------------------------------|---------------------------------|------------------------------------------------------------------------|--------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Date opened                       | First reported                  | Recent balance                                                         | Payment history                            |     |     |     |     |     |     |     |     |     |     |     |
| Oct 1997                          | Jun 2013                        | \$109 as of May 2020                                                   | Jan                                        | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| Address ID #                      | Terms                           | Status                                                                 | 2020                                       |     |     |     |     |     |     |     |     |     |     |     |
| 0490341667                        | Not reported                    | Account charged off.                                                   |                                            |     |     |     |     |     |     |     |     |     |     |     |
| Type                              | Monthly payment                 | \$109 written off. \$109                                               | 2019                                       |     |     |     |     |     |     |     |     |     |     |     |
| Line of Credit                    | Not reported                    | past due as of May 2020.                                               | 2018                                       |     |     |     |     |     |     |     |     |     |     |     |
| Responsibility                    | Credit limit or original amount | This account is scheduled to continue on record until Oct 2026.        | 2017                                       |     |     |     |     |     |     |     |     |     |     |     |
| Individual                        | \$2,000                         | Comment:                                                               | 2016                                       |     |     |     |     |     |     |     |     |     |     |     |
|                                   | High balance                    | Transferred to recovery.                                               | 2015                                       |     |     |     |     |     |     |     |     |     |     |     |
|                                   | \$2,100                         | This item was updated from our processing of your dispute in Jun 2020. | 2014                                       |     |     |     |     |     |     |     |     |     |     |     |
|                                   |                                 | Date of Status                                                         | 2013                                       |     |     |     |     |     |     |     |     |     |     |     |
|                                   |                                 | May 2020                                                               |                                            |     |     |     |     |     |     |     |     |     |     |     |

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

|          | Apr20 | Mar20 | Feb20 | Jan20 | Dec19 | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 | Apr19 | Mar19 | Feb19 |
|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AB (\$)  | 103   | 100   | 105   | 103   | 102   | 100   | 0     | 0     | 0     | 0     | 115   | 138   | 161   | 183   | 206   |
| DPR      | Jul04 | Jun04 | May04 | Apr04 | Mar04 | Feb04 |
| SPA (\$) | 7     | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |
| AAP (\$) | ND    | 141   | 25    | 25    | 25    | 25    | 25    |
|          | Jan19 | Dec18 | Nov18 | Oct18 | Sep18 | Aug18 | Jul18 | Jun18 |       |       |       |       |       |       |       |
| AB (\$)  | 228   | 249   | 271   | 292   | 312   | 308   | 421   | 439   |       |       |       |       |       |       |       |
| DPR      | Jan04 | Dec04 | Nov04 | Oct04 | Aug20 | Aug20 | Jul04 | Jun04 |       |       |       |       |       |       |       |
| SPA (\$) | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 25    |       |       |       |       |       |       |       |
| AAP (\$) | 25    | 25    | 25    | 25    | ND    | 825   | 25    | 25    |       |       |       |       |       |       |       |

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000

RONALD BISHOP | Report #0687-7387-90 for 06/23/20



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August 14, 2020

**CERTIFIED MAIL**

Experian Information Solutions, Inc.  
P.O. Box 4500  
Allen, TX 75013

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: -- ; SSN ; previous address: -- date of birth: 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

August 14, 2020  
Experian Information Solutions, Inc.  
Page 2

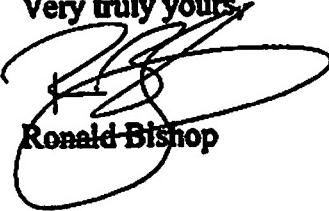
Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

I have enclosed a copy of my July 27, 2020 Federal Complaint which provides a very detailed formal account of precisely what BOA has done.

Thank you in advance for your anticipated courtesy.

Very truly yours,

  
Ronald Bishop

Enclosures

PO Box 9701  
Allen, TX 75013



Ronald Bishop

## Your Credit Report

Report # 3608-0866-71 for 05/28/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at [experian.com/disputes](http://experian.com/disputes). Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, P.O. Box 2002, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

#### Payment History Legend

|                           |                                             |                                        |                                         |
|---------------------------|---------------------------------------------|----------------------------------------|-----------------------------------------|
| <b>Current</b>            | <b>Account 150 days past due</b>            | <b>VSS</b> Voluntarily surrendered     | <b>DN</b> Defaulted on contract         |
| Account 30 days past due  | <b>X80</b> Account 180 days past due        | <b>MRE</b> Repossession                | <b>PC</b> Collection                    |
| Account 60 days past due  | <b>GRD</b> Credit for recovered debt        | <b>PBC</b> Paid by creditor            | <b>NO</b> Charge off                    |
| Account 90 days past due  | <b>RESI</b> Foreclosure proceedings started | <b>IEC</b> Insurance claim             | <b>CLOS</b> Closed                      |
| Account 120 days past due | <b>FCP</b> Foreclosed                       | <b>CGD</b> Claim filed with government | <b>END</b> No data for this time period |

If you elect to report your account balances to us, we list them in this section as additional information about your account.

#### *Medical Information*

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, these names display on your report, but in reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

#### Credit items

www.ijerph.org | ISSN: 1660-4601 | DOI: 10.3390/ijerph17030895

Ronald Bishop | Report # 3608-0888-71 for 05/28/20



**Account History\*** (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

|         | Mar20 | Feb20 | Jan20 | Dec19 | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 | Apr19 | Mar19 | Feb19 | Jan19 |
|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| AB (%)  | 103   | 103   | 103   | 102   | 100   | 0     | 0     | 0     | 0     | 115   | 130   | 101   | 103   | 220   | 228   |
| GPR     | Ju24  | Ma24  | Ap24  | Ma24  | Fr204 | Ju204 |
| SPA (%) | 22    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    |
| MLP (%) | 103   | 103   | 103   | 103   | 103   | 103   | 103   | 103   | 103   | 110   | 110   | 103   | 103   | 225   | 225   |
|         | Dec18 | Nov18 | Oct18 | Sep18 | Aug18 | Jul18 | Jun18 | May18 | Apr18 | Mar18 | Feb18 | Jan18 |       |       |       |
| AB (%)  | 249   | 271   | 290   | 312   | 323   | 471   | 433   | 439   |       |       |       |       |       |       |       |
| GPR     | De204 | Ma204 | Co204 | Aug20 | Aug20 | Ju24  | Ju24  | Ma24  |       |       |       |       |       |       |       |
| SPA (%) | 23    | 23    | 23    | 23    | 23    | 23    | 23    | 23    |       |       |       |       |       |       |       |
| MLP (%) | 24    | 24    | 24    | 24    | 24    | 24    | 24    | 24    |       |       |       |       |       |       |       |

Between 22nd May 2018 and 25th March 2020, my credit card balance was £2,600.

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the disallowable payment history.

|              |                |                                 |                                   |
|--------------|----------------|---------------------------------|-----------------------------------|
| Date opened  | Responsibility | Monthly payment                 | Recent balance                    |
| Dec 2015     | Individual     | Not reported                    | Not reported                      |
| Address ID # | First reported | Credit limit or original amount | Status                            |
| 0177715341   | Jan 2016       | \$15,463                        | Paid, Closed?Never file           |
| Type         | Terms          | High balance                    | This account is scheduled to      |
| Secured Loan | 120 Months     | Not reported                    | continue on record until Jul 2028 |
|              |                |                                 | Comment                           |
|              |                |                                 | Account closed at consumer's      |
|              |                |                                 | request.                          |
|              |                |                                 | Date of status                    |
|              |                |                                 | Jul 2016                          |

| Date opened  | Responsibility | Monthly payment                 | Recent balance         |
|--------------|----------------|---------------------------------|------------------------|
| Jun 2016     | Individual     | \$187                           | \$4,846 as of Apr 2020 |
| Address ID   | First reported | Credit limit or original amount | Status                 |
| 0177719541   | Jul 2016       | 317,368                         | Open/Meter late.       |
| Type         | Terms          | High balance                    | Date of Status         |
| Secured Loan | 120 Months     | Not reported                    | Apr 2020               |

**Account History:** \* (AB = Account Balance, DPR = Data Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

The original amount of this program was \$17.3M.



6/3/2020

[Bank of America](#) | [Online Banking](#) | [Accounts](#) | [Account Details](#) | [Account Summary](#) | [LOC](#)

Bank of America

Online Banking

Line of Credit - **0699****Loan summary**

|                            |        |
|----------------------------|--------|
| Current principal balance: | \$0.00 |
| Credit limit:              | \$0.00 |
| Available Credit:          | \$0.00 |

**Make a payment**

|                         |               |
|-------------------------|---------------|
| Total payment due date: | Not Available |
| Total payment amount:   | \$0.00        |

**Account details as of 08/03/2020**

|                            |                           |
|----------------------------|---------------------------|
| Account name:              | Line of Credit - 0699 EdR |
| Account number:            | Show account number       |
| Current principal balance: | \$0.00                    |
| Available credit:          | \$0.00                    |
| Credit limit:              | \$0.00                    |
| Draw expiration date:      | Not Available             |
| Open date:                 | 05/28/2020                |
| Last advance date:         | 11/15/2019                |

**Payment Information**

|                                                     |                     |
|-----------------------------------------------------|---------------------|
| Last statement date:                                | 05/10/2020          |
| Current payment due by Not Available <sup>1</sup> : | \$0.00 <sup>2</sup> |
| Other fees:                                         | \$0.00              |
| Annual fees:                                        | \$0.00              |
| Late charges:                                       | \$0.00              |
| Past due amount:                                    | \$0.00              |
| Total payment due by Not Available:                 | \$0.00 <sup>3</sup> |
| Last payment amount:                                | \$25.00             |
| Last payment date:                                  | 07/04/2019          |
| Estimated payoff amount <sup>4</sup> :              | \$0.00              |

Payoff good through: **08/03/2020**<sup>1</sup> The current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.**Interest Information**

|                             |         |
|-----------------------------|---------|
| Interest rate ** :          | 18.00%  |
| Interest paid year-to-date: | \$0.00  |
| Interest paid last year:    | \$21.73 |

\*\*For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.

Bank of America

Bank of America, N.A.  
P.O. Box 26249  
Tampa, FL 33623-6249

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

|                                           |            |
|-------------------------------------------|------------|
| Account Number:                           |            |
| Page 1 of 4                               |            |
| <b>Account Snapshot</b>                   |            |
| Statement Period: 04/10/2020 - 05/10/2020 |            |
| Previous Outstanding Balance:             | \$107.23   |
| New Outstanding Balance:                  | \$108.76   |
| Credit Limit:                             | \$2,000.00 |
| Total Principal Balance:                  | \$100.00   |
| Available Credit:                         | \$0.00     |
| Current Payment Due:                      | \$1.53     |
| Past Due Amount:                          | \$107.23   |
| Total Minimum Payment Due:                | \$108.76   |
| Payment Due Date:                         | 05/04/2020 |

**Bank of America Personal Creditline****Account Summary**

|                 |                   |   |                |
|-----------------|-------------------|---|----------------|
| Account Type    | Principal Balance | 2 | Account Number |
| Line of Credit: | \$100.00          |   |                |

Information about your transactions is included on the next page of this statement.

**Annual Percentage Rate Summary**

|                                      |            |
|--------------------------------------|------------|
| ANNUAL PERCENTAGE RATE               | 18.00%     |
| Daily Periodic Rate                  | 0.0491803% |
| Corresponding ANNUAL PERCENTAGE RATE | 18.00%     |
| Days in Billing Cycle                | 31         |
| Interest Charged                     | \$1.53     |
| Fees Charged                         | \$0.00     |

**Messages**

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

**Customer Service Information**

Billing Error Notices  
Bank of America, N.A.  
Attention: Billing Error Notice  
P.O. Box 941657  
Simi Valley, CA 93094-1657



General Inquiries  
Bank of America, N.A.  
P.O. Box 31785  
Tampa, FL 33631-3785  
[www.bankofamerica.com](http://www.bankofamerica.com)



800.934.5626 Lines of Credit Customer  
Service  
TDD 866.345.1260  
Se habla Espanol 800.608.0066

2

Personal Creditline account:

Minimum payment due 06/04/20 \$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

Additional principal \$

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Payment enclosed \$

154788080616818011849069911

Case 2:20-cv-01387 Document 1 Filed 07/27/20 Page 1 of 13

1 MITCHELL D. GLINER, ESQ.  
2 Nevada Bar #003419  
3 3017 W. Charleston Blvd., #95  
4 Las Vegas, NV 89102  
(702) 870-8700  
(702) 870-0034 Fax  
[mgliner@glinerlaw.com](mailto:mgliner@glinerlaw.com)

6 Attorney for Plaintiff

7 **UNITED STATES DISTRICT COURT**  
8 **DISTRICT OF NEVADA**

9 RON BISHOP )  
10 Plaintiff, )  
11 vs. ) No.  
12 )  
13 BANK OF AMERICA, )  
14 NATIONAL ASSOCIATION, )  
15 Defendant. ) JURY DEMANDED

16  
17 **COMPLAINT**

18 **JURISDICTION**

19 1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section  
20 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of  
21 the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated  
22 therein.

23 **PRELIMINARY STATEMENT**

24 2. The Plaintiff brings this action for damages based upon Defendant's violations of  
25 the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

26 3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada  
27 and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.  
28

PO Box 9701  
Allen, TX 75013



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RONALD L BISHOP



## RONALD L BISHOP

Your Credit Report

Report # 3619-6851-63 for 09/22/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at [experian.com/disputes](http://experian.com/disputes). Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, PO BOX 9701, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

### Payment History Legend

|             |                           |            |                                 |            |                             |            |                              |
|-------------|---------------------------|------------|---------------------------------|------------|-----------------------------|------------|------------------------------|
| <b>CUR</b>  | Current                   | <b>150</b> | Account 150 days past due       | <b>VSL</b> | Voluntarily surrendered     | <b>D</b>   | Defaulted on contract        |
| <b>PD</b>   | Account 30 days past due  | <b>180</b> | Account 180 days past due       | <b>R</b>   | Repossession                | <b>C</b>   | Collection                   |
| <b>S0</b>   | Account 60 days past due  | <b>CRD</b> | Creditor received deed          | <b>PBC</b> | Paid by creditor            | <b>CO</b>  | Charge off                   |
| <b>S9</b>   | Account 90 days past due  | <b>FS</b>  | Foreclosure proceedings started | <b>EC</b>  | Insurance claim             | <b>CLS</b> | Closed                       |
| <b>S120</b> | Account 120 days past due | <b>F</b>   | Foreclosed                      | <b>G</b>   | Claim filed with government | <b>ND</b>  | No data for this time period |

\*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

### Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

BIG OF AMER Partial Acct

PO BOX 81785 TAMPA FL 33631-8001 869 6607

RONALD L BISHOP | Report # 3619-6851-63 for 09/22/20

|                       |                                        |                                                                                                |
|-----------------------|----------------------------------------|------------------------------------------------------------------------------------------------|
| <b>Date opened</b>    | <b>First reported</b>                  | <b>Recent balance</b>                                                                          |
| Oct 1997              | Aug 2013                               | \$109 as of Aug 2020                                                                           |
| <b>Address ID #</b>   | <b>Terms</b>                           | <b>Status</b>                                                                                  |
| 0177719541            | Not reported                           | Account charged off.                                                                           |
| <b>Type</b>           | <b>Monthly payment</b>                 | \$109 written off. \$109 past due as of Aug 2020.                                              |
| <b>Line of Credit</b> | Not reported                           |                                                                                                |
| <b>Responsibility</b> | <b>Credit limit or original amount</b> | This account is scheduled to continue on record until Oct 2026.                                |
| Individual            | \$2,000                                |                                                                                                |
|                       | <b>High balance</b>                    | <b>Comment</b>                                                                                 |
|                       | \$2,100                                | Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). |
|                       |                                        | This item was updated from our processing of your dispute in Jun 2020.                         |
|                       |                                        | <b>Date of Status</b>                                                                          |
|                       |                                        | May 2020                                                                                       |



Account History\* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

**Between Sep 2018 and Jun 2020, your credit limit/high balance was \$2,000**

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

**AMERICA FIRST CREDIT UN** Partial Acct # 1

~~PO BOX 9199 OGDEN UT 84409 (801) 627-0901~~

| Date opened  | Responsibility | Monthly payment                 |
|--------------|----------------|---------------------------------|
| Dec 2015     | Individual     | Not reported                    |
| Address ID # | First reported | Credit limit or original amount |
| 0177719541   | Jan 2016       | \$15,463                        |
| Type         | Terms          | High balance                    |
| Secured Loan | 120 Months     | Not reported                    |

**Recent balance**  
Not reported  
**Status**  
Paid, Closed/Never late.  
This account is scheduled to continue on record until Jul 2026.  
**Comment**  
Account closed at consumer's request.  
**Date of Status**  
Jul 2016

~~AMERICA FIRST CREDIT UNION Partial Accrued~~

PO BOX 9199 OGDEN UT 84409 (801) 627-0901

|                     |                       |                                        |
|---------------------|-----------------------|----------------------------------------|
| <b>Date opened</b>  | <b>Responsibility</b> | <b>Monthly payment</b>                 |
| Jun 2016            | Individual            | Not reported                           |
| <b>Address ID #</b> | <b>First reported</b> | <b>Credit limit or original amount</b> |
| 017719541           | Jul 2016              | \$17,386                               |
| <b>Type</b>         | <b>Terms</b>          | <b>High balance</b>                    |
| Secured Loan        | 120 Months            | Not reported                           |

**Recent balance**  
Not reported  
**Status**  
Paid, Closed/Never late.  
This account is scheduled to  
continue on record until Aug 2030  
**Date of Status**  
Aug 2020

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

|          | Jul20 | Jun20 | May20 | Apr20 | Mar20 | Feb20 | Jan20 | Dec19  | Nov19 | Oct19 | Sep19 | Aug19 | Jul19 | Jun19 | May19 |
|----------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|
| AB (\$)  | 3,217 | 3,701 | 4,180 | 4,646 | 4,646 | 5,304 | 5,419 | 5,419  | 5,419 | 5,688 | 5,888 | 6,334 | 6,781 | 6,791 | 7,197 |
| DPR      | Jul10 | Jun09 | May05 | Mar18 | Mar16 | Feb05 | Nov06 | Nov06  | Nov06 | Sep30 | Sep30 | Aug02 | Jun19 | Jun19 | Mar20 |
| SPA (\$) | 187   | 187   | 187   | 187   | 187   | 187   | 187   | 187    | 187   | 187   | 187   | 187   | 187   | 187   | 187   |
| AAP (\$) | 500   | 500   | 500   | ND    | 687   | 187   | ND    | ND     | 500   | ND    | 500   | 500   | 500   | 500   | 500   |
|          | Apr19 | Mar19 | Feb19 | Jan19 | Dec18 | Nov18 | Oct18 | Sept18 |       |       |       |       |       |       |       |
| AB (\$)  | 7,167 | 7,075 | 8,138 | 8,540 | 8,540 | 8,694 | 9,445 | 9,445  |       |       |       |       |       |       |       |
| DPR      | Mar20 | Feb28 | Jan28 | Nov09 | Nov00 | Oct04 | Aug29 | Aug29  |       |       |       |       |       |       |       |
| SPA (\$) | 187   | 187   | 187   | 187   | 187   | 187   | 187   | 187    |       |       |       |       |       |       |       |
| AAP (\$) | 500   | 500   | 500   | 500   | 500   | 500   | 500   | 500    |       |       |       |       |       |       |       |

The original amount of this account was \$17,386

Submitted By:

Tel#

Date: 10-09-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

## EXHIBIT 5